

What a disastrous way to pile onto the pain they have already caused millions of American families.

I am grateful to my colleague from Indiana, Senator BRAUN, and to my friend and fellow Kentuckian Congressman ANDY BARR for leading a bipartisan resolution in both Houses to make sure that Americans' retirement accounts are about one thing: maximizing returns on investments. I will be proud to support this commonsense measure later this week.

CRIME

Mr. MCCONNELL. Mr. President, on another matter, crime in our Nation's Capital is literally out of control. Washington, DC, has already seen about three dozen homicides in just the first 2 months of the year. This is a 35-percent increase over last year's pace. There have been more than 1,300 thefts from autos—a 25-percent increase over last year's pace—and more than 1,100 thefts of motor vehicles, including carjackings, more than doubling last year's pace for a shattering 109-percent increase.

At best, the liberal city politicians who have presided over this ongoing collapse in law and order are doing basically nothing. The Mayor recently announced that the city will hand out free steering wheel locks to residents who own certain kinds of vehicles.

But some local officials are not content with doing nothing and have set their minds to making the situation actually worse. The city council just passed a new criminal code designed to go even softer still on crime, reducing penalties for a number of violent offenses and property crimes.

To a unique degree, unlike any other city in America, Washington, DC, issues are national issues. The District of Columbia doesn't belong to a handful of local politicians; it belongs to more than 330 million American citizens. The people need their government to function in safety. Families and school groups need to be able to come tour the Capital, which their own tax dollars help finance, in peace of body and peace of mind.

This is why the Constitution entrusts our seat of government to a Federal district. It is why Federal law gives Congress the ability to step in and help govern our Nation's Capital City if local politicians fail to take care of basic business.

Now, amazingly, the same Washington Democrats who have spent the last several years trying to steamroll localism and federalism in every way possible are now, all of a sudden, indignant at the notion that Congress might toughen up penalties for violent crime here in the District.

Just last year alone, Democrats, right here in this Chamber, tried to break the Senate rules so they could micromanage every county in America's election laws. They tried to ram through a bill that would have swept

away State and local laws and forced every community in America to adopt radical abortion laws on par with China and North Korea. Over the last 2 years, Democrats have passed bill after bill that spent trillions of dollars to interfere in American families' lives and put more of our society under the thumb of Federal bureaucrats.

So when it comes to radical far-left priorities, Washington Democrats have no qualms whatsoever about this city steamrolling 50 States and local communities. They vote for that outcome 8 days a week. But now, when public safety is in free fall in our Federal city itself, now Washington Democrats pretend they have become small government federalists and they want Congress out of the picture. This is a desperate attempt to change the subject, and it could not be less persuasive.

Democrats want Washington, DC, to take over every State law, even small business decisions and every family's financial choices. But we are supposed to believe that cleaning up violent crime in Washington, DC, itself, would be a bridge too far. Really?

They are just trying to duck the real debate. Democrats want to debate anything and everything beside violent crime itself because the modern Democratic Party and its coalitions have decided it is more important to have compassion for serial violent felons than for innocent citizens who just want to live their lives.

That is the issue here—a binary choice. Should we be softer on crime like Democrats want at the State, local, and Federal levels, or should we be tougher on crime like Republicans and the American people want? That is the debate.

I want to thank Senator HAGERTY for spearheading the commonsense resolution that would nullify the DC Council's insane pro-criminal legislation and bring at least an ounce of common sense back to the American people's Federal city.

RESERVATION OF LEADER TIME

The PRESIDING OFFICER. Under the previous order, the leadership time is reserved.

CONCLUSION OF MORNING BUSINESS

The PRESIDING OFFICER. Morning business is closed.

EXECUTIVE SESSION

EXECUTIVE CALENDAR

The PRESIDING OFFICER. Under the previous order, the Senate will proceed to executive session to resume consideration of the following nomination, which the clerk will report.

The senior assistant legislative clerk read the nomination of Jamar K. Walk-

er, of Virginia, to be United States District Judge for the Eastern District of Virginia.

Mr. MCCONNELL. I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The senior assistant legislative clerk proceeded to call the roll.

Mr. THUNE. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

STUDENT LOAN DEBT

Mr. THUNE. Mr. President, across the street, this morning, oral arguments are occurring at the Supreme Court in two challenges to the President's reckless student loan giveaway.

There are two main parts to the President's scheme. There is the outright forgiveness of \$10,000 in Federal student debt and \$20,000 for Pell grant recipients, which is set to cost American taxpayers somewhere in the neighborhood of half a trillion dollars. Then there is the President's radical revamp of the income-driven repayment system, which would bring the total cost of the President's plan to somewhere close to a trillion dollars.

The President's new income-driven repayment plan has probably garnered less attention than his plans for student loan forgiveness, but his new income-driven repayment program is just as problematic because it sets up a system in which the majority of Federal borrowers will never—never—fully repay their loans.

One scholar at the Brookings Institution, a left-of-center think tank, estimates that "the vast majority" of college students will be eligible for the program and that current and future borrowers enrolled in the program "[o]n average . . . might only expect to repay approximately \$0.50 for each dollar they borrow"—"repay approximately \$0.50 for each dollar they borrow."

The Urban Institute, another left-of-center think tank, estimates that just 22 percent of those with bachelor's degrees enrolled in the President's new income-driven repayment program would repay their loans in full. By contrast, the institute notes that under today's IDR program, we would expect 59 percent of individuals with bachelor's degrees to repay their loans in full.

The nonpartisan Penn Wharton Budget Model estimates the cost of the President's new income-driven repayment program at \$333 billion to \$361 billion—the range—over 10 years. However, Penn Wharton notes, "These estimates do not yet include the effects of students increasing their borrowing."

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Needless to say, students are likely to increase their borrowing. It is common sense. In fact, the Brookings Institution notes that borrowing is likely to become the preferred means of paying